

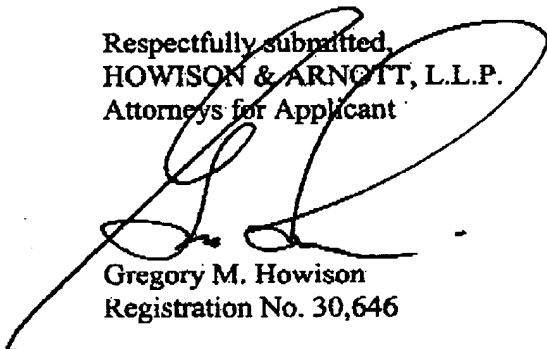
**REMARKS**

Applicant has carefully reviewed the Office Action dated December 21, 2004. Claims 1-11 remain pending in the application. Applicant has amended Claim 1 to more clearly point out the present inventive concept. Reconsideration and favorable action is respectfully requested.

Claims 1-11 stand rejected under 35 U.S.C. §251 as being an improper recapture of broadened claimed subject matter surrendered in the application. The Examiner specifically pointed to the aspect of removing the term "underwriting institutional switch" therefrom and replacing it with "remote terminal computer." For the purposes of pushing the prosecution forward in this case, the term "remote terminal computer" has been changed to "underwriting institution switch." Additionally, Claims 1-3 have been recopied as Claims 41-43 for the purpose of appealing such claims in the event that the current Claims 1-11 are allowed. Applicant believes that this does overcome the 35 U.S.C. §251 rejection.

Applicants has now made an earnest attempt in order to place this case in condition for allowance. For the reasons stated above, Applicant respectfully requests full allowance of the claims as amended. Please charge any additional fees or deficiencies in fees or credit any overpayment to Deposit Account No. 20-0780/PHLY-25,478 of HOWISON & ARNOTT, L.L.P.

Respectfully submitted,  
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AMENDMENT AND RESPONSE  
S/N 09/909,035  
Atty. Dkt. No. PHLY-25,478